

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

BRETT D. MCKAY

Case No.: 1-15-04437-HWV

Chapter 13

Debtor(s)

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	M & T BANK
Court Claim Number:	05
Last Four of Loan Number:	0265/PRE ARREARS/2206 IONOFF RD
Property Address if applicable:	2206 IONOFF ROAD, , HARRISBURG, PA17110

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$26,592.33
b. Prepetition arrearages paid by the Trustee:	\$26,592.33
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$6,685.53
f. Postpetition arrearages paid by the Trustee:	\$6,685.53
g. Total b, d, f:	\$33,277.86

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: December 21, 2020

Respectfully submitted,

s/ Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: [dehartstaff@pamd13trustee.com](mailto:dehartstaff@pamd13trustee.com)

Creditor Name: M & T BANK

Court Claim Number: 05

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1148472	05/04/2016	\$31.45	\$0.00	\$31.45
5200	1150131	06/14/2016	\$626.82	\$0.00	\$626.82
5200	1151697	07/07/2016	\$626.83	\$0.00	\$626.83
5200	1153144	08/04/2016	\$626.82	\$0.00	\$626.82
5200	1156324	10/05/2016	\$634.80	\$0.00	\$634.80
5200	1159526	12/06/2016	\$1,252.22	\$0.00	\$1252.22
5200	1161103	01/12/2017	\$631.97	\$0.00	\$631.97
5200	1162640	02/08/2017	\$628.07	\$0.00	\$628.07
5200	1164164	03/09/2017	\$628.08	\$0.00	\$628.08
5200	1165778	04/12/2017	\$628.07	\$0.00	\$628.07
5200	1168909	06/13/2017	\$628.07	\$0.00	\$628.07
5200	1170346	07/06/2017	\$628.07	\$0.00	\$628.07
5200	1171822	08/10/2017	\$628.07	\$0.00	\$628.07
5200	1173353	09/19/2017	\$1,256.15	\$0.00	\$1256.15
5200	1181531	03/08/2018	\$234.92	\$0.00	\$234.92
5200	1182888	04/03/2018	\$638.83	\$0.00	\$638.83
5200	1185986	05/15/2018	\$2,007.84	\$0.00	\$2007.84
5200	1187312	06/07/2018	\$1,049.14	\$0.00	\$1049.14
5200	1198005	02/07/2019	\$549.38	\$0.00	\$549.38
5200	1199233	03/12/2019	\$38.92	\$0.00	\$38.92
5200	1200576	04/11/2019	\$1,254.02	\$0.00	\$1254.02
5200	1201928	05/09/2019	\$556.46	\$0.00	\$556.46
5200	1203231	06/06/2019	\$556.47	\$0.00	\$556.47
5200	1204624	07/11/2019	\$556.47	\$0.00	\$556.47
5200	1207446	09/26/2019	\$291.38	\$0.00	\$291.38
5200	1208655	10/10/2019	\$291.39	\$0.00	\$291.39
5200	1209765	11/07/2019	\$557.66	\$0.00	\$557.66
5200	1211102	12/12/2019	\$557.67	\$0.00	\$557.67
5200	1212478	01/16/2020	\$836.49	\$0.00	\$836.49
5200	1213830	02/13/2020	\$557.66	\$0.00	\$557.66
5200	1215140	03/12/2020	\$557.67	\$0.00	\$557.67
5200	1216425	04/14/2020	\$557.66	\$0.00	\$557.66
5200	1217487	05/06/2020	\$537.94	\$0.00	\$537.94
5200	1218453	06/02/2020	\$231.46	\$0.00	\$231.46
5200	1219472	07/07/2020	\$1,287.02	\$0.00	\$1287.02
5200	1220520	08/12/2020	\$806.91	\$0.00	\$806.91
5200	1221572	09/17/2020	\$537.95	\$0.00	\$537.95
5200	1222598	10/15/2020	\$537.93	\$0.00	\$537.93
5200	1223437	11/03/2020	\$543.92	\$0.00	\$543.92
5200	1224361	12/10/2020	\$1,003.68	\$0.00	\$1003.68

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Re:

BRETT D. MCKAY

Case No.: 1-15-04437-HWV

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on December 21, 2020, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, unless served electronically.

GARY J. IMBLUM, ESQUIRE  
4615 DERRY STREET  
HARRISBURG PA, 17111-

SERVED ELECTRONICALLY

M&T BANK  
BANKRUPTCY DEPARTMENT  
PO BOX 840  
BUFFALO, NY, 14240-0810

SERVED BY 1<sup>ST</sup> CLASS MAIL

BRETT D. MCKAY  
2206 IONOFF ROAD  
HARRISBURG, PA 17110

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: December 21, 2020

s/ Donna Schott  
Charles J. DeHart, III, Trustee  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: dehartstaff@pamd13trustee.com